

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18–23659–JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eric Michael Schragen  
dba Integrity Financial Services, dba  
Integrity Financial Advisors LLC  
14 Alpine Drive  
Denville, NJ 07834

Social Security No.:  
xxx–xx–2167

Employer's Tax I.D. No.:  
81–1444213

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 08/22/2018 and a confirmation hearing on such Plan has been scheduled for 9/13/2018.

The debtor filed a Modified Plan on 10/10/2018 and a confirmation hearing on the Modified Plan is scheduled for 12/13/2018. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: October 11, 2018  
JAN: ntp

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Eric Michael Schragen  
 Debtor

Case No. 18-23659-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 186

Page 1 of 1  
 Total Noticed: 15

Date Rcvd: Oct 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2018.

|           |  |
|-----------|--|
| db        | +Eric Michael Schragen, 14 Alpine Drive, Denville, NJ 07834-1417                           |
| 517717273 | +American Express, PO Box 1270, Newark, NJ 07101-1270                                      |
| 517744591 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 517749606 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701              |
| 517634212 | +Ivan Schragen, 2 Morse Drive, Maplewood, NJ 07040-2007                                    |
| 517717272 | +Rushmore Poan, Management Services, LLC, PO Box 514707, Los Angeles, CA 90051-4707        |
| 517634213 | +Sondra Schragen, 2 Morse Drive, Maplewood, NJ 07040-2007                                  |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

|           |  |  |
|-----------|--|--|
| smg       | E-mail/Text: usanj.njbankr@usdoj.gov Oct 11 2018 23:33:34                  | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 11 2018 23:33:31         | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517717271 | +E-mail/Text: bankruptcy.bnc@ditech.com Oct 11 2018 23:33:08               | Ditech, PO Box 6154, Rapid City, SD 57709-6154   |
| 517760210 | E-mail/Text: bankruptcy.bnc@ditech.com Oct 11 2018 23:33:08                | Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154   |
| 517740703 | +E-mail/Text: bankruptcydpt@mcmcg.com Oct 11 2018 23:33:30                 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  |
| 517749580 | E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 11 2018 23:56:19 | Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541  |
| 517639455 | +E-mail/PDF: gecsedirecoverycorp.com Oct 11 2018 23:44:05                  | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 517757365 | +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 11 2018 23:44:53           | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  |
|           |  | TOTAL: 8   |

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 13, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2018 at the address(es) listed below:

Brian E Caine on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, Not Individually but as Trustee for Pretium Mortgage Acquisition Trust  
 bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
 John J. Scura, III on behalf of Debtor Eric Michael Schragen jscura@scuramealey.com,  
 ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/tscialla@scuramealey.com/mmack@scura.com/jesp  
 osito@scuramealey.com  
 Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5